

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

Franco D Pena :
 : **Chapter 13**
 :
 : **Case No. 19-51827**
Debtor. :
 : **Judge Hoffman**

**OBJECTION TO PROOF OF CLAIM 2 FILED BY ACURA FINANCIAL
SERVICES, BY KELONDRA, BANKRUPTCY COLLECTOR FOR ACURA
FINANCIAL SERVICES, PO BOX 168088, IRVING, TX 75016 Filed April 5,
2019.**

Now comes the Debtor, by and through Counsel, and objects to proof of claim 2 filed by Acura Financial Services, By Kelondra, Bankruptcy Collector for Acura Financial Services, PO Box 168088, Irving, TX 75016 Filed April 5, 2019.

The claim lists a secured amount of \$29,312.33 for a lease payoff. This amount includes the purchase option and the lease payoff. The debtor is only proposing to pay the amount owed under the lease which is \$5,033.76. Therefore, the claim is inaccurate and should be denied or modified.

WHEREFORE, Debtor requests that the secured claim of Acura Financial Services, be denied or modified.

AMOURGIS & ASSOCIATES

/s/ Brooke Elnora Elliott
Brooke Elnora Elliott (0094035)
Attorney for Debtor
4249 Easton Way, Suite 225
Columbus, OH 43219
Phone: 614-934-2000
Fax: 614-987-2086
brookee@amourgis.com

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

Franco D Pena	:	
	:	Chapter 13
	:	
	:	Case No. 19-51827
Debtor.	:	
	:	Judge Hoffman

**NOTICE OF OBJECTION TO PROOF OF CLAIM 2 FILED BY ACURA
FINANCIAL SERVICES, BY KELONDRA, BANKRUPTCY COLLECTOR FOR
ACURA FINANCIAL SERVICES, PO BOOX 168088, IRVING, TX 75016 Filed
April 5, 2019.**

The Debtor has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney you may wish to consult one.

If you do not want the court to reduce, modify or eliminate your claim, then on or before **thirty (30) days from the date set forth in the certificate of service for the objection to claim**, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to (U.S. Bankruptcy Court Southern District of Ohio, 170 North High Street, Columbus, Ohio 43215) OR your attorney must file a response using the court's ECF System.

The court must **receive** your response on or before the date above.

You must also send a copy of your response either by 1) the court's ECF System or by 2) regular U.S. Mail to:

Brooke Elnora Elliott
Attorney for Debtor
4249 Easton Way, Suite 225
Columbus, OH 43219

U.S. Trustee's Office
170 N. High St.
Columbus, OH 43215

Faye D English, Chapter 13 Trustee
10 West Broad Street, Suite 1600
Columbus, OH 43215

If you or your attorney do not take these steps, the Court may decide that you do not oppose the objection to claim and may enter an order reducing, modifying, or eliminating your claim.

AMOURGIS & ASSOCIATES

/s/ Brooke Elnora Elliott

Brooke Elnora Elliott (0094035)

Attorney for Debtor

4249 Easton Way, Suite 225

Columbus, OH 43219

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**CERTIFICATE OF SERVICE OF OBJECTION TO PROOF OF CLAIM 2 FILED
BY ACURA FINANCIAL SERVICES, BY KELONDRA, BANKRUPTCY
COLLECTOR FOR ACURA FINANCIAL SERVICES, PO BOOX 168088,
IRVING, TX 75016 Filed April 5, 2019. AND NOTICE OF OBJECTION TO
PROOF OF CLAIM 2 FILED BY ACURA FINANCIAL SERVICES, BY
KELONDRA, BANKRUPTCY COLLECTOR FOR ACURA FINANCIAL
SERVICES, PO BOOX 168088, IRVING, TX 75016 Filed April 5, 2019.**

I certify that a true copy of the foregoing Objection to Proof of Claim 2, together with Notice of Objection to Proof of Claim 2 were served electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the Court and by ordinary US mail on August 23rd, 2019 addressed to:

Acura Financial Services, PO Box 168088, Irving, TX 75016
Kelondra, Bankruptcy Collector, PO Box 168088, Irving, TX 75016
American Honda Finance, 2170 Point Blvd., Suite 100, Elgin, IL 60123

AMOURGIS & ASSOCIATES

/s/ Brooke Elnora Elliott

Brooke Elnora Elliott (0094035)

Attorney for Debtor

4249 Easton Way, Suite 225

Columbus, OH 43219

Phone: 614-934-2000

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